GOVERNMENT OF INDIA
ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA

UNSTARRED QUESTION NO:1061
ANSWERED ON:08.02.2017
Training for Digital Transaction
Dhruvanarayana Shri Rangaswamy

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

Will the Minister of Electronics and Information Technology be pleased to state:
(a) whether the Government has formulated any scheme for imparting training for digitalisation of transaction / e-payment in the country;
(b) if so, the details thereof and number of States which were included in such schemes that have been launched separately in urban/rural areas wise;
(c) the expenditure likely to be involved thereon;
(d) the number of people and traders trained under the schemes so far; and
(e) whether there is any proposal for providing the said training in rural areas in Karnantaka ?

Answer

(a) to (e) : 1. Government approved a sub component named 'Digital Finance for Rural India: Creating Awareness and Access through CSCs' under the Digital Saksharta Abhiyan (DISHA) in November 2016 for conducting awareness sessions on digital finance options available for rural citizens as well as enabling various mechanisms of digital financial services such as Unstructured Supplementary Service Data(USSD), Unified Payment Interface (UPI), Cards/Point of Sales(PoS), Aadhaar Enabled Payment System(AEPS) and eWallet etc. As on 6.2.2017, around 1.98 crore beneficiaries and around 6.79 lakh Merchants have been trained/enabled under this programme. Further, sensitization drives have been carried out at 650 Districts and 5,630 Blocks throughout the country. The State wise status is at Annexure. The estimated budget outlay towards the above mentioned activities is approximately Rs. 55.625 crore. In the state of Karnataka, around 15.30 lakh citizens and 12,003 merchants have been made EPS enabled.

2. In addition, following initiatives have been taken for creating awareness amongst citizens:
A 24-hour TV channel named "DigiShala" and a website called "www.cashlessindia.gov.in", dedicated for facilitating awareness to citizens on cashless payment options and their use, have been launched on 9th December, 2016.
â€¢ DigiDhan Melas: The DigiDhan Mela brings together various stakeholders of digital payment systems such as banks, e-wallet operators, telecom providers and institutions like Unique Identification Authority of India (UIDAI), Common Services Centres(CSCs) and National Payments Corporation of India (NPCI) to promote digital payments. The objective is to enable citizens and merchants to undertake real time digital transactions through the DigiDhan Bazaar and encourage them to use digital platforms for day to day transactions.
o A Two day awareness camp 'DigiDhan Mela' was organised on 17th -18th December, 2016 at Major Dhyanchand National Stadium, Delhi, to mark the start of the urban campaign to promote digital payments. It primarily aimed at targeting the urban populace, supplementing the Rural Digital Financial Literacy Campaign led through Common Service Centres.
o Lucky Grahak Yojana/ Digi-Dhan Vyapar Yojana: The Government has launched the Lucky Grahak Yojana for consumers and Digi-Dhan Vyapar Yojana for merchants on 25th December, 2016 at the DigiDhan Mela organized at Vigyan Bhawan, Delhi. These schemes provide daily and weekly awards to citizens and merchants for undertaking digital transactions made through Rupay cards, AEPS, UPI Apps and USSD. The objective is to incentivise citizens and merchants to adopt digital payment platforms. NPCI is the designated implementing agency for the schemes. As on 6.2.2017, 6.88 Lakh consumers and 42,000 merchants have been declared as winners under these schemes.
o The DigiDhan Melas are being organised in 100 cities till 14th April, 2017, which will be concluded with a mega draw. The overall coordination of the event is being done by the State Advisors of NITI Aayog and NPCI in collaboration with MeitY. MeitY has launched a website www.digidhan.mygov.in which provides the latest updates on demonetisation and the consumer and merchants can check the rewards under the LuckyGrahak and Digidhan Vypar Yojana.
o As on 6.2.2017, around 8.9 Lakh citizens/merchants have participated in DigiDhan Mela.
o In the state of Karnataka, the DigiDhan Mela was held on 16.1.2017 at Bengaluru under which around 4,000 citizens/merchants have participated.
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Annexure
State wise status of 'Digital Finance for Rural India: Creating Awareness and Access through CSCs'

Sr No.	State	Citizens covered	Merchants Enabled
1	Delhi	36621	743
2	Chhattisgarh	1684703	165033
3	Jharkhand	2765617	43565
4	Chandigarh	2303	162
5	Orissa	447071	54893
6	Jammu And Kashmir	696895	35116

7 Kerala 53822 5639
8 Telangana 675932 41381
9 Bihar 590913 41107
10 Himachal Pradesh 144179 13817
11 Haryana 289383 23335
12 Puducherry 13249 346
13 West Bengal 233392 11312
14 Assam 177985 5788
15 Manipur 14693 340
16 Tripura 10879 2108
17 Rajasthan 621156 22148
18 Uttarakhand 622742 14994
19 Karnataka 1530282 12003
20 Uttar Pradesh 1430330 89895
21 Madhya Pradesh 3165738 31999
22 Gujarat 1017711 16220
23 Daman And Diu 950 14
24 Maharashtra 1513951 25239
25 Andhra Pradesh 899438 8399
26 Tamil Nadu 880920 7706
27 Punjab 310669 5784
28 Sikkim 4557 47
29 Goa 7938 43
30 Nagaland 6632 164
31 Meghalaya 7368 195
32 Mizoram 2492 51
33 Arunachal Pradesh 7353 59
34 Andaman & Nicobar 3 0
35 Dadra And Nagar Haveli 341 0
36 Lakshadweep 56 0
Total 19868264 679645

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